AMENDMENTS

IN THE CLAIMS

Please amend the following claims:

- 1. (amended) An electronic method for applying for a financial card, comprising:
 - (a) Storing financial card data for participating financial institutions;
 - (b) Providing ratings associated with said financial card data;
 - (c) Prompting an applicant for application data;
 - (d) Analyzing said application data provided by said applicant;
 - (e) Assigning a rating to said applicant based on said analyzing;
- (f) Locating financial card offers by comparing said rating with said financial card data for participating financial institutions; and
 - (g) Presenting said financial card offers to said applicant.